



*Quality is Our Bottom Line*

**General Law Committee Public Hearing**

**Tuesday, March 11, 2014**

**Connecticut Association of Health Plans**

**Testimony in Opposition to**

**HB 5491 AAC CUSTOMERS SALES AND SERVICE CALLS MADE FROM OUTSIDE  
UNITED STATES**

The Connecticut Association of Health Plans respectfully opposes HB 5491 and urges the Committee's rejection of the proposal. In today's global economy, it is critical that private companies have the flexibility to run their business operations as efficiently as possible as long as they adhere to the strict confidentiality and privacy requirements that are currently provided for in state and federal statute. We are fortunate that many large international organizations, including several insurance companies, call the state of Connecticut their home and we should foster that relationship with our governance structure not impede it. The requirements laid out in HB 5491 would not only be costly to the consumer, but potentially cumbersome as well. Connecticut insurance companies compete on the competency of their customer service among many other things and they are held directly accountable for consumer's experience through accrediting bodies, report card standards and ultimately, by their own customers who have the option to change venues if they are dissatisfied with the service.

Furthermore, Connecticut is in the midst of implementing the Affordable Care Act (ACA) which is arguably the biggest change in health care policy since the creation of Medicare and Medicaid. While the health carriers share in the vision of health care reform, it's not without its challenges. Connecticut wrestles with some of the highest health care costs in the nation and Connecticut carriers must manage those costs within the confines of a defined cap on administrative costs known as the medical loss ratio (MLR). In addition, Connecticut ranks among the top 5 states in the country in terms of the number of mandated medical benefits. These policies come with a price and in order for Connecticut to keep health insurance in the state affordable for its citizens, policy makers must resist attempts to layer on additional administrative burdens despite how good they may seem on the surface.

We would urge your rejection of HB 5491.